

In re:
Audrey B. Davidson
Debtor

Case No. 22-10508-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: May 23, 2024

Form ID: pdf900

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db	Audrey B. Davidson, 7207 Hazel Avenue, Upper Darby, PA 19082-3004
14674536	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14674539	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14675920	+ Portnoff Law Associates LTD, 2700 Horizon Drive Suite 100, King of Prussia, PA 19406-2726
14675921	+ Upper Darby Township, 100 Garrett Road, Upper Darby PA 19082-3135
14691296	+ Upper Darby Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14691295	+ Upper Darby Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 24 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	Email/Text: megan.harper@phila.gov	May 24 2024 00:03:00	City of Philadelphia, Law Department - Tax & Revenue Unit, 1401 JFK Blvd., 5th Fl, Philadelphia, pa 19102
cr	^ MEBN	May 23 2024 23:54:52	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2024 01:12:07	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14674518	Email/Text: ebn@americollect.com	May 24 2024 00:03:00	Americollect, PO Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
14674517	+ Email/Text: bncnotifications@pheaa.org	May 24 2024 00:02:00	American Education Services/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14674519	Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2024 00:01:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998
14676500	Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2024 00:01:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14674520	+ Email/Text: BarclaysBankDelaware@tsico.com	May 24 2024 00:02:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14674526	Email/Text: megan.harper@phila.gov	May 24 2024 00:03:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14674527	Email/Text: megan.harper@phila.gov	May 24 2024 00:03:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14705961	Email/Text: megan.harper@phila.gov		

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14674521	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:03:00	City of Philadelphia, Law-Tax & Revenue Unit, 1401 JFK Blvd, 5th Floor, Philadelphia PA 19102
14683601	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2024 01:12:07	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14674524	+ Email/Text: ecf@ccpclaw.com	May 24 2024 00:11:05	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14674525	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:01:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14674528	+ Email/Text: bankruptcy@philapark.org	May 24 2024 00:39:24	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14674529	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:03:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14674530	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:02:00	Comenitybank/onestop, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14674531	Email/Text: bankruptcycourts@equifax.com	May 24 2024 01:12:07	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14674532	^ MEBN	May 24 2024 00:02:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14674533	^ MEBN	May 23 2024 23:54:23	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14674534	Email/Text: sbse.cio.bnc.mail@irs.gov	May 23 2024 23:54:57	Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
14674523	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2024 00:02:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14679731	+ Email/Text: RASEBN@raslg.com	May 24 2024 01:01:45	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14682520	+ Email/Text: bankruptcydpt@mcmcg.com	May 24 2024 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14681275	+ Email/Text: bankruptcy@nbtbank.com	May 24 2024 00:03:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14685844	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2024 00:03:00	NBT Bank, NA, 52 South Broad Street, Norwich NY 13815-1699
14674537	+ Email/Text: bankruptcy@nbtbank.com	May 24 2024 00:12:12	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14673497	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2024 00:03:00	Pennstar Bank/NBT Bank, Attn: Bankruptcy, PO Box 351, Norwich, NY 13815-0351
14674538	+ Email/Text: bankruptcy@philapark.org	May 24 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14674040	Email/PDF: resurgentbknotifications@resurgent.com	May 24 2024 00:03:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1540
14674540	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 24 2024 01:12:01	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14681432	^ MEBN	May 24 2024 00:02:00	Rushmore Loan Management, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
14673259	+ Email/PDF: ebn_ais@aisinfo.com	May 23 2024 23:54:53	Rushmore Loan Management Services,LLC, as servicer for Bank Trust Nat'l Assoc., c/o Lauren M. Moyer, Esq., 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631

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14674541	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:10:39	Synchrony Bank by AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
14674542	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:11:22	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14674543	Email/Text: DASPUBREC@transunion.com	May 24 2024 00:24:53	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14815583	^ MEBN	May 24 2024 00:01:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14689656	+ Email/Text: nsm_bk_notices@mcooper.com	May 23 2024 23:54:23	U.S. Bank National Association,, as trustee of BKPL-EG Holding Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
14680764	Email/Text: electronicbkydocs@nelnet.net	May 24 2024 00:02:00	U.S. Bank Trust National Association, as Trustee of BKPL-EG Holding Trust, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14674544	+ Email/Text: electronicbkydocs@nelnet.net	May 24 2024 00:03:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14674545	Email/Text: BKRMailOps@weltman.com	May 24 2024 00:03:00	USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
		May 24 2024 00:03:00	Weltman, Weinberg & Reis Co, P.O. Box 93784, Cleveland, OH 44101-5784

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14674522		Capital One Bank Usa N
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Upper Darby Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14674535	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14687974	*+	Synchrony Bank by AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

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JAMES RANDOLPH WOOD

on behalf of Creditor Upper Darby Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com

JONATHAN C. SCHWALB

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of BKPL-EG Holding Trust bankruptcy@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank Trust National Association, as Trustee of BKPL-EG Holding Trust bkecf@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank National Association as trustee of BKPL-EG Holding Trust bkecf@friedmanvartolo.com

MEGAN N. HARPER

on behalf of Creditor City of Philadelphia megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov

MICHAEL A. CIBIK

on behalf of Debtor Audrey B. Davidson help@cibiklaw.com
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL I. ASSAD

on behalf of Debtor Audrey B. Davidson help@cibiklaw.com
noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Audrey B. Davidson

Debtor

Chapter 13
Bankruptcy No. 22-10508-AMC

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: May 23, 2024



ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE